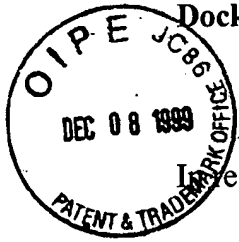


Docket No. CITI0123-US

PATENT #4



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application of

Ronald PADALINO, et al.

Art Unit: 2761

Serial No. 09/387,381

Examiner: Not Assigned

Filed: September 2, 1999

For: SYSTEM AND METHOD FOR AUTOMATED DEBITING AND SETTLING OF
FINANCIAL TRANSACTIONS

PETITION FOR ONE-MONTH EXTENSION TO FILE

Assistant Commissioner for Patents
Washington, D.C. 20231

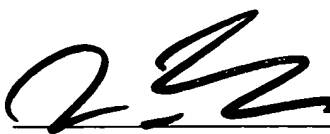
Sir:

In the Notice to File Missing Parts of Application (Notice) dated September 27, 1999, in the above-identified application, a shortened statutory period for response to the Action expired on November 27, 1999. Applicants respectfully request a one-month extension of the period for response so that such period will end on December 27, 1999. The applicable fee of \$110.00 pursuant to 37 C.F.R. § 1.17(a) is submitted with the Response to the Notice that is being filed with this Petition.

The Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment to Deposit Account 11-0855. A duplicate copy of this correspondence is enclosed for that purpose.

Respectfully submitted,

Dated: 12/8/99
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12/09/1999 MBERHE 00000016 09387381

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